

WHAT IS CLAIMED IS:

1. A computer-based method, comprising:
storing medical and financial data that enable access to a plurality of services for a
medical patient;
5 accessing one of the plurality of services using a subset of the stored data; and
performing a transaction with the accessed service.
2. The method of claim 1, further comprising charging a fee for the performing.
- 10 3. The method of claim 2, wherein the fee includes a flat fee.
4. The method of claim 2, wherein the fee includes a percentage of revenue in the
transaction.
- 15 5. The method of claim 1, further comprising verifying an identity of the patient by
comparing a patient identifier on a patient's card and an access code with data stored in a
database.
6. The method of claim 1, wherein financial data includes a bank account identifier.
- 20 7. The method of claim 1, wherein the medical data includes patient insurance data.

8. The method of claim 1, wherein the medical data includes a managed healthcare account identifier.
9. The method of claim 1, further comprising repeating the accessing and
5 performing until a health service provider's claim is fully paid.
10. The method of claim 9, wherein the accessed services include a health insurance service, a managed healthcare account service, and a bank debt service.
- 10 11. The method of claim 9, further comprising calculating a health service provider discount.
12. The method of claim 1, wherein the transaction includes obtaining patient appointment data and wherein the method further comprises transmitting the obtained
15 patient appointment data.
13. The method of claim 1, wherein the transaction includes obtaining pharmaceutical information and wherein the method further comprises
determining a medical condition based on the pharmaceutical information; and
20 obtaining news related to the determined medical condition.
14. The method of claim 1, wherein the transaction includes obtaining pharmaceutical information and wherein the method further comprises

determining if a prescription is going to expire within a predetermined timeframe;
and
transmitting a notification of the expiration to a patient if the expiration is within
the predetermined timeframe.

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15. A system, comprising:

means for storing medical and financial data that enable access to a plurality of
services for a medical patient;

means for accessing one of the plurality of services using a subset of the stored
10 data; and

means for performing a transaction with the accessed service.

16. A computer-readable medium having stored thereon instructions to cause a
computer to execute a method, the method comprising:

15 storing medical and financial data that enable access to a plurality of services for a
medical patient;

accessing one of the plurality of services using a subset of the stored data; and
performing a transaction with the accessed service.

20 17. A system, comprising:

a database capable of storing medical and financial data that enable access to a
plurality of services for a medical patient; and

a plurality of service engines, each communicatively coupled to the database, each capable of accessing one of the plurality of services using a subset of the stored data and capable of performing a transaction with the accessed service.

5 18. The system of claim 17, wherein the plurality of service engines each charge a fee for performing a transaction.

19. The system of claim 18, wherein the fee includes a flat fee.

10 20. The system of claim 18, wherein the fee includes a percentage of revenue in the transaction.

21. The system of claim 17, further comprising an authentication engine, communicatively coupled to the database, capable of verifying an identity of the patient
15 by comparing a patient identifier on a patient's card and an access code with data stored in the database.

22. The system of claim 17, wherein financial data includes a bank account identifier.

20 23. The system of claim 17, wherein the medical data includes patient insurance data.

24. The system of claim 17, wherein the medical data includes a managed healthcare account identifier.

25. The system of claim 17, further comprising a billing engine that invokes different engines of the plurality of engines until a health service provider's claim is fully paid.

5 26. The system of claim 25, wherein the accessed services include a health insurance service, a managed healthcare account service, and a bank debt service.

27. The system of claim 25, wherein the billing engine is further capable of calculating a health service provider discount.

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28. The system of claim 17, wherein the transaction includes obtaining patient appointment data and wherein the system further comprises an notification engine capable of transmitting the obtained patient appointment data.

15 29. The system of claim 17, wherein the transaction includes obtaining pharmaceutical information and wherein the system further comprises a news engine capable of determining a medical condition based on the pharmaceutical information and capable of obtaining news related to the determined medical condition.

20 30. The system of claim 17, wherein the transaction includes obtaining pharmaceutical information and wherein the system further comprises an notification engine capable of determining if a prescription is going to expire within a predetermined

timeframe; and capable of transmitting a notification of the expiration to a patient if the expiration is within the predetermined timeframe.